Doc 1 Document

United States Bankruptcy Court

Northern District of Illinois

Case 08-13377 **B1** (Official Form 1) (1/08)

Name of Debtor (if individual, enter Last, First, Middle):

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Name of Joint Debtor (Spouse) (Last, First, Middle):

\$500,000,001 More than

\$500,000,001 More than

\$1 billion

to \$500 million to \$1 billion

\$50,000,001 to \$100,000,001

Desc Main

Voluntary Petition

Thomas, Marsha						
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec. or Individual-Taxpay EIN (if more than one, state all): 7062	er I.D. (ITIN) No./Comple	ete	Last four digits of S EIN (if more than o		al-Taxpayer	I.D. (ITIN) No./Complete
Street Address of Debtor (No. & Street, City, State & Zip Code): 319 W 35th St Apt 315		Street Address of Jo	oint Debtor (No. & S	treet, City, S	State & Zip Code):	
Steger, IL	ZIPCODE 60475-1	466				ZIPCODE
County of Residence or of the Principal Place of Business: Will			County of Residence	ce or of the Principal	Place of Bus	siness:
Mailing Address of Debtor (if different from street PO Box 1065 Matteson, IL	et address)		Mailing Address of	Joint Debtor (if diffe	erent from st	treet address):
watteson, ic	ZIPCODE 60443-4	1065				ZIPCODE
Location of Principal Assets of Business Debtor (if different from street add	dress ab	ove):			
				ı		ZIPCODE
Type of Debtor (Form of Organization)		re of Bueck one		the Peti	ition is File	ey Code Under Which d (Check one box.)
(Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities)	Single Asset Re U.S.C. § 101(51) Railroad Stockbroker Commodity Bro	Stockbroker Commodity Broker		☐ Chapter 9 Recognition of a ☐ Chapter 11 Main Proceeding ☐ Chapter 12 ☐ Chapter 15 Petit ☐ Chapter 13 Recognition of a		napter 15 Petition for ecognition of a Foreign ain Proceeding napter 15 Petition for ecognition of a Foreign onmain Proceeding
check this box and state type of entity below.)	(Check b	exempt Jnited S	pplicable.) organization under tates Code (the	Debts are prim debts, defined i \$ 101(8) as "inc individual prim personal, family hold purpose."	n 11 U.S.C. curred by an arily for a	ne box.) ner Debts are primarily business debts.
Filing Fee (Check one	box)		G. I. I	Chapter 1	11 Debtors	
 ✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicab attach signed application for the court's consid is unable to pay fee except in installments. Rul 3A. 	eration certifying that the o	debtor	Debtor is not a si Check if: Debtor's aggrega	mall business debtor	as defined in	U.S.C. § 101(51D). n 11 U.S.C. § 101(51D). s owed to non-insiders or
Filing Fee waiver requested (Applicable to cha attach signed application for the court's consid	•		Acceptances of t	iled with this petition	d prepetition	from one or more classes of
Statistical/Administrative Information ☐ Debtor estimates that funds will be available of Debtor estimates that, after any exempt proper distribution to unsecured creditors.	or distribution to unsecure	ed credit istrative	tors.			THIS SPACE IS FOR COURT USE ONLY
	,000- 5,001- 5,000 10,000		001- 25,001- 000 50,000	50,001- 100,000	Over 100,000)
Estimated Assets			П	П	П	

\$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 \$50,000,001 to \$100,000,001

to \$50 million \$100 million

to \$50 million \$100 million

\$10 million

\$1 million \$10 million

\$1 million

\$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001

\$0 to

 \checkmark

\$0 to

\$50,000 \$100,000

Estimated Liabilities

(This page must be completed and filed in every case)	Thomas, Marsha	
Prior Bankruptcy Case Filed Within Last	8 Years (If more than two, att	tach additional sheet)
Location Where Filed: None	Case Number:	Date Filed:
Location Where Filed:	Case Number: Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (I	f more than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	whose debts a I, the attorney for the petitio that I have informed the pet chapter 7, 11, 12, or 13 c explained the relief available	Exhibit B eted if debtor is an individual re primarily consumer debts.) ner named in the foregoing petition, declar titioner that [he or she] may proceed under fitile 11, United States Code, and have the under each such chapter. I further certifitor the notice required by § 342(b) of the
	X /s/ Troy L Gleason	5/26/08
	Signature of Attorney for Debto	or(s) Date
Exhi (To be completed by every individual debtor. If a joint petition is filed, e Exhibit D completed and signed by the debtor is attached and ma If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached.	ade a part of this petition.	
☐ There is a bankruptcy case concerning debtor's affiliate, general	partner, or partnership pending	g in this District.
☐ Debtor is a debtor in a foreign proceeding and has its principal plot or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	but is a defendant in an action of	or proceeding [in a federal or state court]
Certification by a Debtor Who Reside		tial Property
(Check all app Landlord has a judgment against the debtor for possession of debtor	plicable boxes.) otor's residence. (If box checke	ed, complete the following.)
(Name of landlord or less	or that obtained judgment)	
(Address of lar	ndlord or lessor)	
Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for pos		

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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Name of Debtor(s):

Thomas, Marsha

Desc Main

Page 2

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filing of the petition.

Voluntary Petition

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Document

Marsha Thomas

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Thomas, Marsha

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Marsha Thomas Signature of Debtor Χ

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

May 26, 2008

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Rep	resentative		
Printed Name of Foreign	Representative		
nted Name of Foreign	Representative		

Signature of Attorney*

X /s/ Troy L Gleason

Signature of Attorney for Debtor(s)

Troy L Gleason 6276510

Printed Name of Attorney for Debtor(s)

Gleason & Gleason

Firm Name

77 W Washington, Ste 1218

Address

Chicago, IL 60602

(312) 578-9530

Telephone Number

May 26, 2008

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signatu	re of Author	ized Individual		
Printed	Name of Au	thorized Indivi	dual	
Title of	Authorized	Individual		

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Address

Date

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

^{*}In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

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using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

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A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by $\S 342(b)$ of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer,
x	principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	
Certificate of the Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.	

Thomas, Marsha	X /s/ Marsha Thomas	5/26/2008
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

Case 08-13377 Official Form 1, Exhibit D (10/06)

Doc 1

Debtor(s)

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United States Bankruptcy Court Northern District of Illinois

IN RE:	Case No
Thomas, Marsha	Chapter 7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by
the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in
performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the
certificate and a copy of any debt repayment plan developed through the agency.

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by motion for determination by the court.]	vy a
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapa of realizing and making rational decisions with respect to financial responsibilities.);	ıble
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, participate in a credit counseling briefing in person, by telephone, or through the Internet.);	, to
Active military duty in a military combat zone.	
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109 does not apply in this district.)(h)

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Marsha Thomas_	
•		

Date: May 26, 2008

 $_{B6\,Summary}$ (Case 08-13377) Doc 1

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United States	Bankruptcy Co	ourt
Northern D	istrict of Illino	is

IN RE:		Case No.
Thomas, Marsha		Chapter 7
	Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 10,120.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 3,634.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 41,790.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 2,426.86
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,420.00
	TOTAL	13	\$ 10,120.00	\$ 45,424.00	

Form 6 - Statistical Summary (12/07)

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IN RE:	Case No
Thomas, Marsha	Chapter 7
Debtor(s)	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 2,426.86
Average Expenses (from Schedule J, Line 18)	\$ 2,420.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 3,534.94

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 3,634.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 41,790.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 45,424.00

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IN RE Thomas, Marsha

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Case No. _

Desc Main

(If known)

Debtor(s)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

TOTAL

(Report also on Summary of Schedules)

0.00

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Desc Main

IN RE Thomas, Marsha

Debtor(s)

Case No. _____(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		2 Checking accounts 2 Savings accounts		350.00 420.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Normal and necessary household goods, including but not limited to: TV, chairs, sofas, tables, bedroom furniture, some kitchen appliances, costume jewelry less than \$500 each piece		800.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Clothing		200.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life through work - no cash value		0.00
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Retirement account		5,900.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.		Sole Proprietor - LifeValues Coaching. No equipment, no accounts receivable, no contracts.		500.00
14.	Interests in partnerships or joint ventures. Itemize.	X			

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IN RE Thomas, Marsha

Debtor(s)

_ Case No. _

SCHEDULE B - PERSONAL PROPERTY

(If known)

			(Continuation Sheet)		
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	X			
	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		95 Toyota Camry - over 100,00 miles Toyota Camry - Lease		1,950.00 0.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			

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SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize. 	X X X X			
		TO'	ΓAL	10,120.00

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IN RE Thomas, Marsha

Debtor(s)

Case No. ____

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
2 Checking accounts	735 ILCS 5 §12-1001(b)	350.00	350.00
2 Savings accounts	735 ILCS 5 §12-1001(b)	420.00	420.00
Normal and necessary household goods, including but not limited to: TV, chairs, sofas, tables, bedroom furniture, some kitchen appliances, costume jewelry less than \$500 each piece	735 ILCS 5 §12-1001(b)	800.00	800.00
Retirement account	735 ILCS 5 §12-1006(a)	5,900.00	5,900.00
Sole Proprietor - LifeValues Coaching. No equipment, no accounts receivable, no contracts.	735 ILCS 5 §12-1001(b)	500.00	500.00
95 Toyota Camry - over 100,00 miles	735 ILCS 5 §12-1001(c)	1,950.00	1,950.00

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(If known)

IN RE Thomas, Marsha

Debtor(s)

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SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. h349			Installment account opened 11/05	Г			3,634.00	3,634.00
Toyota Motor Credit Co 1111 W 22nd St Ste 420 Oak Brook, IL 60523-1959			VALUE \$					
ACCOUNT NO.			VALUE					
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
0 continuation sheets attached			(Total of th	is p		e)	\$ 3,634.00	\$ 3,634.00
			(Use only on la		Tota page	e)	\$ 3,634.00 (Report also on	\$ 3,634.00 (If applicable, report

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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IN RE Thomas, Marsha

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Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
$ \checkmark $	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	0 continuation sheets attached

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IN RE Thomas, Marsha

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0952			Revolving account opened 10/98				
Amex 3200 Commerce Pwy Md 19-01-06 Hollywood, FL 33025							17,520.00
ACCOUNT NO. 1031			Revolving account opened 7/02			\exists	·
Chase PO Box 100018 Kennesaw, GA 30156-9204							9,030.00
ACCOUNT NO. 7000	H		Revolving account opened 4/04			\dashv	0,000.00
Chase 800 Brooksedge Blvd Westerville, OH 43081-2822	•						3,746.00
ACCOUNT NO. 3342	Т		Revolving account opened 3/07		\dashv	\dashv	0,1 10100
Chase PO Box 100018 Kennesaw, GA 30156-9204	•						2,325.00
				Subt			
1 continuation sheets attached			(Total of th	-	_	· F	\$ 32,621.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Related	also atist	tica	n ıl	\$

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IN RE Thomas, Marsha

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1101			Revolving account opened 3/05	+	T	T	
Citifinancial Retail S PO Box 140489 Irving, TX 75014-0489							2,717.00
ACCOUNT NO. 9337	╁		Revolving account opened 11/07	+	╁	H	2,717.00
Discover Fin PO Box 3025 New Albany, OH 43054-3025			3				
ACCOUNT NO. 0002			Installment account opened 12/99	+	╁	\vdash	5,855.00
Sallie Mae PO Box 9500 Wilkes Barre, PA 18773-9500							453.00
ACCOUNT NO. 0001			Installment account opened 11/98	\dagger	1	T	
Sallie Mae PO Box 9500 Wilkes Barre, PA 18773-9500							144.00
ACCOUNT NO.							
ACCOUNT NO.	_						
ACCOUNT NO.							
Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of			e)	\$ 9,169.00
			(Use only on last page of the completed Schedule F. Repo	rt als	so c	on	¢ 41 790 00

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Summary of Certain Liabilities and Related Data.) \$ 41,790.00

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SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTERES STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
yota Motor Credit Cityplace Dr Ste 790 eve Coeur, MO 63141-7089	lease of a toyota camry

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SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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IN RE Thomas, Marsha

Debtor(s)

Case No. ___

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status		DEPENDENTS OF DEBTOR AND SPOUSE										
Divorced		RELATIONSHIP(S):				AGE(S):						
EMPLOYA FENT		DEDUCED			apolyar							
EMPLOYMENT:		DEBTOR			SPOUSE							
Occupation Name of Employer How long employed Address of Employer	Employment Community A 2 years	Counselor Assistance Program										
	_	r projected monthly income at time case filed)			DEBTOR		SPOUSE					
		alary, and commissions (prorate if not paid mont	thly)	\$	3,534.94	\$						
2. Estimated month	ly overtime			<u>\$_</u>		\$						
3. SUBTOTAL				\$	3,534.94	\$						
4. LESS PAYROLI a. Payroll taxes a				\$	896.85							
b. Insurance				\$	135.40	\$						
c. Union dues	402B			\$	75.02	\$						
d. Other (specify)	403B			\$ —	75.83	\$						
5. SUBTOTAL O	F PAYROLL I	DEDUCTIONS		\$ <u></u>	1,108.08	\$						
6. TOTAL NET M	IONTHLY TA	KE HOME PAY		\$	2,426.86	\$						
7. Regular income	from operation	of business or profession or farm (attach detaile	d statement)	\$		\$						
8. Income from rea	l property	•		\$		\$						
9. Interest and divid				\$		\$						
that of dependents	listed above	ort payments payable to the debtor for the debto	r's use or	\$		\$						
11. Social Security		iment assistance		\$		\$						
(Specify)				\$ —		\$						
12. Pension or retir				\$		\$						
13. Other monthly i				Ф		Φ						
(Specify)				· \$ —		\$						
				\$_		\$						
14. SUBTOTAL C	F LINES 7 TH	HROUGH 13		\$		\$						
		COME (Add amounts shown on lines 6 and 14)		\$	2,426.86	\$						
		ONTHLY INCOME: (Combine column totals a partial reported on line 15)	from line 15;		\$	2,426.8	36					

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

c. Monthly net income (a. minus b.)

_ Case No. __

IN RE Thomas, Marsha

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Debtor(s)

(If known)

6.86

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR	$L(\mathbf{S})$	
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorat quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the do on Form22A or 22C.		
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complet expenditures labeled "Spouse."	e a separat	e schedule of
 Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? Yes No _✓ 	\$	620.00
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	200.00
b. Water and sewer	\$	
c. Telephone	\$	100.00
d. Other	\$	
	\$	
3. Home maintenance (repairs and upkeep)	\$	
4. Food	\$	400.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	75.00
7. Medical and dental expenses	\$	20.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contributions	\$	200.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	
b. Life	\$	
c. Health	\$	
d. Auto	\$	72.00
e. Other	\$	
	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)	Φ.	
(Specify)	\$	
10 7 . 11	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	ф	222.02
a. Auto	\$	330.00
b. Other	— <u>\$</u> —	
14 Al'	— * —	
14. Alimony, maintenance, and support paid to others	3 —	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other Student Loan	\$	53.00
17. Other Student Loan	— ţ—	55.00
	\$	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	2,420.00
10 Desails and in succession and alternative anticipated to accomplishing the coop following the filling	-£41-:- 4	
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of None	ins docu	ment.
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	2,426.86
b. Average monthly expenses from Line 18 above	\$	2,420.00

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(If known)

(Print or type name of individual signing on behalf of debtor)

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Debtor(s)

Case No.

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 15 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: May 26, 2008 Signature: /s/ Marsha Thomas Debtor Marsha Thomas Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ______ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

nitea	States	Bankr	uptcy	Cour
Nort	hern I	District	of Illi	nois

IN RE:		Case No
Thomas, Marsha		Chapter 7
·	Debtor(s)	•

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. I1 U.S.C. § 101.

1. Income from employment or operation of business

None	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business
	including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this
	case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that
	maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the
	beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing
	under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a
	joint petition is not filed.)

AMOUNT SOURCE

55,338.00 Estimated 2006 income from employment

50,000.00 Estimated 2007 income from employment

3,534.00 Estimated 2008 year to date income from employment (monthly avg)

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

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Complete a. or b., as appropriate, and c.

lone	a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other
	debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that
	constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of
	a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit
	counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint
	petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAYMENTS

AMOUNT STILL OWING

AMOUNT

PAID

Page 24 of 30

1.035.00

Desc Main

3,634.00

Toyota Motor Credit 3 Cityplace Dr Ste 790 Creve Coeur, MO 63141-7089

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

351.00

	Case 08-13377	Doc 1	Filed 05/26/08 Document	Entered 05/26/08 12:41 Page 25 of 30	:24 Desc Main
10. O	ther transfers		Document	1 age 20 01 00	
None	absolutely or as security within	two years i	immediately preceding t	he commencement of this case. (Mari	affairs of the debtor, transferred either ried debtors filing under chapter 12 or the spouses are separated and a joint
		FEREE,	DATE 1/07	AND Sold	RIBE PROPERTY TRANSFERRED VALUE RECEIVED residence at 5 Sauk Ct, Park tt, IL profit of \$2000.
None	b. List all property transferred by device of which the debtor is a l		within ten years immedia	ately preceding the commencement of	this case to a self-settled trust or similar
11. Cl	losed financial accounts				
None	transferred within one year im certificates of deposit, or other brokerage houses and other fina	mediately p instruments; ancial institu	receding the commence ; shares and share accountions. (Married debtors	ment of this case. Include checking, nts held in banks, credit unions, pens filing under chapter 12 or chapter 13	which were closed, sold, or otherwise savings, or other financial accounts, tion funds, cooperatives, associations, must include information concerning as the spouses are separated and a joint
12. Sa	ife deposit boxes				
None	preceding the commencement of	f this case. (Married debtors filing u		valuables within one year immediately clude boxes or depositories of either or s not filed.)
13. Se	etoffs				
		der chapter	12 or chapter 13 must in	nclude information concerning either	s preceding the commencement of this or both spouses whether or not a joint
14. Pr	coperty held for another person	1			
None	List all property owned by anoth	her person tl	hat the debtor holds or c	ontrols.	
15. Pr	rior address of debtor				
None				ommencement of this case, list all pren joint petition is filed, report also any	nises which the debtor occupied during separate address of either spouse.
ADDI	RESS ık Ct, Park Forest, IL		NAME USE Same	D	DATES OF OCCUPANCY til 1/07
	Tower Dr, Richton Park, IL		Same		2006

16. Spouses and Former Spouses

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None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

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None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 \checkmark

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: May 26, 2008	Signature /s/ Marsha Thomas	
	of Debtor	Marsha Thomas
Date:	Signature	
	of Joint Debtor	
	(if any)	

_____**0** continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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IN RE:				Case No.			
Thomas, Marsha			Chapter 7				
		Debtor(s)					
	CHAPTER 7	INDIVIDUAL DI	EBTOR'S STATEM	MENT OF INTEN	TION		
✓ I have filed a so	chedule of assets and liabili chedule of executory contra the following with respect to	cts and unexpired leas	es which includes person	nal property subject to a	n unexpire lease:	ed lease.	
Description of Secured Prop	perty	Creditor's Name		Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Toyota Camry -	Lease	Toyota Motor	Credit Co	* Retain an		ain * uant to origi	inal contract
Description of Leased Prop	erty		Lessor's Name				Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
lease of a toyot	a camry		Toyota Motor Credi	t .			√
05/26/2008	/s/ Marsha Thomas		Dulter		T_:	-4 D-1-4 (:4	C1:1-1-)
Date	Marsha Thomas		Debtor		JOI	nt Debtor (1)	f applicable)
I declare under percompensation and and 342 (b); and, bankruptcy petition	enalty of perjury that: (1) have provided the debtor w (3) if rules or guidelines han preparers, I have given the ebtor, as required by that se	I am a bankruptcy pe with a copy of this docu we been promulgated to debtor notice of the n	tition preparer as define iment and the notices and pursuant to 11 U.S.C. §	d in 11 U.S.C. § 110; I information required to 110(h) setting a maxim	(2) I prepunder 11 Unum fee for	pared this do.S.C. §§ 110 r services ch	ocument for 0(b), 110(h), nargeable by
If the bankruptcy	me and Title, if any, of Bankrup petition preparer is not an n, or partner who signs the	individual, state the	name, title (if any), addr	Social Security ress, and social security	_	-	
Address							
Signature of Bankrup	otcy Petition Preparer			Date			
Names and Social is not an individua	Security numbers of all othen!:	er individuals who prep	pared or assisted in prepar	ing this document, unle	ess the bank	cruptcy petit	ion preparer

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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Thomas, Marsha

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

Number of Creditors _____8

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: May 26, 2008

/s/ Marsha Thomas
Debtor

Joint Debtor

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Thomas, Marsha PO Box 1065 Matteson, IL 60443-4065

Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602

Amex 3200 Commerce Pwy Md 19-01-06 Hollywood, FL 33025

Chase PO Box 100018 Kennesaw, GA 30156-9204

Chase 800 Brooksedge Blvd Westerville, OH 43081-2822

Citifinancial Retail S PO Box 140489 Irving, TX 75014-0489

Discover Fin PO Box 3025 New Albany, OH 43054-3025

Sallie Mae PO Box 9500 Wilkes Barre, PA 18773-9500

Toyota Motor Credit 3 Cityplace Dr Ste 790 Creve Coeur, MO 63141-7089

Toyota Motor Credit Co 1111 W 22nd St Ste 420 Oak Brook, IL 60523-1959

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Date

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IN	N RE:	Case No
Th	homas, Marsha	Chapter 7
_	Debtor(s)	
	DISCLOSURE OF COMPENSATION OF ATTORNEY	Y FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-na one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to of or in connection with the bankruptcy case is as follows:	
	For legal services, I have agreed to accept	\$676.00
	Prior to the filing of this statement I have received	\$351.00
	Balance Due	\$325.00
2.	The source of the compensation paid to me was: Debtor Dother (specify):	
3.	The source of compensation to be paid to me is: Debtor Dother (specify):	
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members.	pers and associates of my law firm.
	I have agreed to share the above-disclosed compensation with a person or persons who are not members together with a list of the names of the people sharing in the compensation, is attached.	or associates of my law firm. A copy of the agreement,
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case	se, including:
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to f b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hear d. Representation of the debtor in adversary proceedings and other contested bankruptey matters; 	
6.	By agreement with the debtor(s), the above disclosed fee does not include the following services: Litigation/Adversary Proceedings Motions to Redeem \$400.00 Credit Education Fees	
	CERTIFICATION	
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for repres proceeding. May 26, 2008	sentation of the debtor(s) in this bankruptcy

Gleason & Gleason

Signature of Attorney

Name of Law Firm